

# The Communicator

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University of Idaho  
Extension



## FCS Degrees Conferred during Spring 2006 Commencement

Sixty-one FCS degrees were conferred during the spring 2006 commencement ceremonies. Eight students were graduated with degrees in Early Childhood Development and Education, a joint degree offered between CALS and the College of Education. Forty-three BS degrees in FCS were awarded among three majors. Fifteen students earned degrees in the Child, Family and Consumer Studies major. Eleven students were graduated in Clothing, Textiles and Design. Seventeen students completed the program in Food and Nutrition, eight with the Dietetics option and nine in Nutrition.



## Medicare Extension Drug Education Project Wins Priester Award

The 2006 Jeanne M. Priester Award (State/Multi-State Award Category) has been awarded to the University of Idaho team for the Medicare Extension Drug Education Project. The team included eight UI Extension educators who provided Medicare-approved Prescription Drug Discount Card awareness and education in 39 of Idaho's 44 counties. Marilyn Bischoff served as Project Director along with team members: Carol Hampton, Beverly Healy, Audrey Liddil, Marsha Lockard, Barbara Petty, Kathee Tift, Julia Welch, and Sharlene Wofinden.



**Director**  
*June 2006*



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The 2003 Medicare Reform Act created dramatic changes in Medicare including the first-ever prescription drug benefit. Participating Medicare recipients could save up to 65 percent on the cost of their medications. Changes prompted questions, confusion, and concerns for Medicare recipients and their families. They needed information about the Medicare-approved Prescription Drug Discount Card Program. It was designed to be a temporary response that provided transitional prescription cost assistance before the first-ever prescription coverage program began in January 2006.

University of Idaho Extension was selected by USDA's Cooperative State Research, Extension and Education Service to participate in a FY 2005 pilot project. The project goals were to:

- Develop and implement Medicare Prescription Drug Discount Card outreach campaigns through public service announcements, paid advertising, press releases, and other available media.
- Implement community education focused on reducing confusion, increasing understanding about resources available, and providing recipients support in decision-making and enrollment.

Educators promoted the drug cards in newsletters, flyers, posters, pharmacy bag inserts, and table tents displayed in senior centers. Paid ads and public service announcements were developed and appeared on 11 television and radio stations. Newspaper paid ads and articles were printed in 14 newspapers. Purchased advertisements and PSA's were aired/printed in Idaho mass media 580 times reaching the majority of Idaho's 1.4 million residents.

UI Extension educators formed educational partnerships and shared marketing resources with 38 state and local organizations. Extension educators held 262 educational events and one-on-one counseling sessions, providing Medicare Prescription Drug Card information to 1,900 Idahoans. Twenty-two volunteers were trained to assist with enrollment events.

Prescription cost savings of Idahoans who enrolled in the Drug Card program as a result of our outreach is estimated at more than \$500,000. Idaho drug card enrollees used their savings to purchase other necessities, thus improving their well-being and the economic vitality of their communities. Officials from the Centers for Medicare and Medicaid Services reported that UI Extension's Medicare-approved Prescription Drug Discount Card outreach resulted in significant Idaho enrollment increases and cost savings for enrollees.

The CSREES Medicare-approved Prescription Drug Discount Card pilot project was completed in 2005. However, several UI Extension educators are continuing educational outreach for the 2006 Medicare Prescription Drug Coverage (Part D).

Congratulations on this national recognition to all participants. A special thanks to Marilyn Bischoff for her leadership on the project.

## Update on Sabbatical Leaves for FCS Faculty

Three FCS faculty have been granted sabbatical leaves during the 2006-2007 academic year.

Sandra Evenson, Associate Professor in Clothing, Textiles and Design, has been on sabbatical leave during the spring 2006 semester. Her work involved completion of the book she is writing entitled *World Dress in the 20th Century*. She also applied for a Fulbright Group Study to India which would occur in the Winter Intercession of 2006-2007.



We look forward to Sandra's return to the faculty in August with renewed vision and energy.

Dr. Harriet Shaklee will begin her six month Extension sabbatical leave on July 1. Harriet will use her sabbatical leave to write an essay-based book to reach a larger audience of parents with research based information about child development and family life.



Marilyn Bischoff's request for an Extension sabbatical leave has been approved for the period of January 15, 2007 to July 15, 2007. Marilyn will develop a UI Extension Retirement Planning Educational Program and determine the most effective outreach methods for providing financial and retirement education.



Thanks to those colleagues and FCS educators who enable faculty to take advantage of the sabbatical leave opportunity. The topic team goals continue to be met with able leadership. We will miss our specialists during the coming months, but they will have a well deserved change of pace conducive to scholarly work and reflection.

## Trends in Foodborne Illness

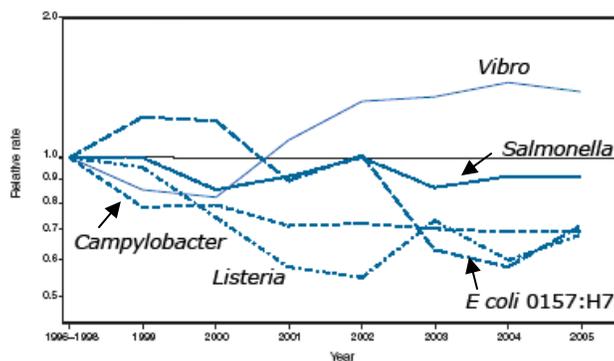
The Center for Disease Control and Prevention (CDC) FoodNet surveillance system has reported preliminary foodborne illness data for 2005. The accompanying figure shows data for 5 of the 10 tracked foodborne pathogens. Data is for the past 7 years as compared to the 1996-98 baseline.

CDC notes the following about the data:

- Most of the decline in *Campylobacter* incidence occurred by 2001.
- The incidence of *Listeria* infections in 2005 is higher than its lowest point in 2002.
- Of the 5 most common *Salmonella* serotypes, only 1 has declined and four have increased. Food animals are the most important infection source.
- Most of the decline in *E. coli* O157:H7 occurred during 2003 and 2004.
- The increase in *Vibrio* incidence indicates additional efforts are needed to prevent these infections. Raw oysters are the most important infection source.

(The most common cause of foodborne illness, norovirus, cannot be readily identified by clinical laboratories and thus is not included.)

FIGURE 1. Relative rates compared with 1996–1998 baseline period of laboratory-diagnosed cases of infection with *Campylobacter*, STEC\* O157, *Listeria*, *Salmonella*, and *Vibrio*, by year — Foodborne Diseases Active Surveillance Network, United States, 1996–2005



Source: Vugia, D., et al. "Preliminary FoodNet Data on the Incidence of Infection with Pathogens Transmitted Commonly through Food—10 States, United States, 2005," *MMWR* 55(14):392-395.

Key words: food safety, bacteria, foodborne disease.

## Food Safety

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## Potential of Nanotechnology in Food Safety

News about the pioneering scientific field of nanotechnology appears increasingly in the scientific press and to some extent in the popular press.

**What is nanotechnology?** Nanotechnology is the art and science of moving matter at the atomic or molecular scale (dimensions of 1 to 100 nanometers) to develop new products and processes. A nanometer is 1-billionth of a meter (about 1-millionth the size of a pinhead), roughly 10 times the size of an individual atom. A nanometer-sized particle is smaller than a living cell and can be seen only with the most powerful microscopes.

According to an article in the International Food Information Council's newsletter, nanotechnology is poised to have a major impact on science, food systems, agriculture, medicine, and the environment. The US government supports a great deal of

research on nanotechnology. It is predicted that nanotech innovations will play an integral role in our everyday lives.

"The total societal impact of nanotechnology is expected to be greater than the combined influences that the silicon integrated circuit, medical imaging, computer-aided engineering, and man-made polymers have had in this century," states the website of University of California-operated Los Alamos National Laboratory. Products resulting from nanotechnology already available to consumers include golf clubs, tennis balls, sunscreens, cosmetics, paints, stain- and wrinkle-resistant clothing, dental bonding agents, and pharmaceuticals.

Nanotech applications with potential in food safety have particularly targeted food packaging. Some future possibilities include:

- Tiny imbedded sensors than can detect spoilage or pathogen growth. These could be a part of smart food packages that signal consumers about freshness and safety.
- Development of packaging films that control oxygen and carbon dioxide content inside packages that will in turn control bacterial growth and aid in keeping meats, juices, and other foods safe and fresh for a longer period.
- Nanoparticles that aid in tracing foods through the food chain for improved identification of safety problems and facilitation of recalls.
- A nanotechnology-based spray with long-term effectiveness against bacteria, fungi, and viruses for use in restaurants.

While there are obvious benefits to implementing these nanotech innovations, there is also concern about the potential risks, for example, possible human exposure to nanoparticles that may migrate from packaging into food. Toxicology testing and food safety agency oversight will be necessary.

Source: "Nanotechnology: Does the science of the small offer big possibilities for food and consumer products?" *Food Insight*, November/December 2005; "Nanotechnology: A new frontier for food safety," *Food Protection Report*, March 2006.

Key words: food safety, technology.

## Food Safety Measures for Fiddleheads



Fiddleheads are a specialty food item, seen more commonly in Canada than in the United States, but they do have aficionados in the US, especially in the northeast. Fiddleheads are the curled, edible shoots of the ostrich fern; they are collected in the wild and sold as a seasonal vegetable in stores or outdoor markets. They can also be purchased frozen in specialty shops.

There have been a few reported cases of illnesses connected with eating fiddleheads. Although no proven cause for this hazard has yet been identified, the most likely cause is an unidentified natural toxin present in the fiddleheads. Fresh fiddleheads must be properly cooked before being consumed to avoid the potential of foodborne illness.

Fresh fiddleheads must be washed in several changes of cold water and cooked in boiling water for 15 minutes or steamed for 10 to 12 minutes until tender. Water used for boiling or steaming fiddleheads should be discarded as it may contain the toxin. Fiddleheads should also be boiled or steamed prior to sautéing, frying, or baking.

The symptoms associated with eating raw or undercooked fiddleheads usually begin 30 minutes to 12 hours after eating, and may include diarrhea, nausea, vomiting, abdominal cramps, and headaches. Illness generally lasts less than 24 hours.

The University of Maine Cooperative Extension has further information and recipes for using fiddleheads at <http://www.umext.maine.edu/onlinepubs/htmlpubs/4198.htm>.

Source: "Food Safety Measures for Fiddleheads," Canadian Food Inspection Agency, <http://www.inspection.gc.ca/english/fssa/conc/en/specif/fidcroe.shtml>; "Facts on Fiddleheads," University of Maine Cooperative Extension, Bulletin #4198.

Key words: food safety, vegetables.

## New Study Contrasts Advantages and Disadvantages for Rural and Non-Rural Children in Care and Development

Child Trends and the National Center for Rural Early Childhood Learning Initiatives at Mississippi State University have released a report examining the advantages and disadvantages of early childhood development in rural areas in the United States. The report helps to address a gap identified by the US Department of Health and Human Services, indicating that there is a lack of reliable data about the state of young children, ages 0-8, in rural areas in America, and that less is known about the quality, availability, use, and cost of human services in rural America than in non-rural America.

The findings in *Rural Disparities in Baseline Data of the Early Childhood Longitudinal Study: A Chartbook* suggest that rural life offers young children some advantages at home and in early care and education settings in comparison to the experiences of non-rural children. Those advantages include greater likelihood of:

- Contact with a non-resident or non-custodial parent within the previous four weeks for children not living with their fathers.
- Enrollment in a Head Start program during the year prior to kindergarten.
- Small kindergarten class size (15 or fewer children).
- An orderly kindergarten class.
- Ratings of child social competence.
- Regular family dinners.
- Safe neighborhoods.

Yet some differences showed young children in rural areas at a disadvantage relative to their non-rural peers. For example:

- Mothers of infants in rural areas are more likely to report feelings of depression.
- Other than Head Start, young children in rural areas are less likely to participate in center-based early care and education, a type of care

## *Family Development*

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that has been found to predict better language and cognitive development in children.

- At kindergarten entry, a lower proportion of rural children are proficient in letter recognition, and identifying the beginning sounds of words.

According to Martha Zaslow, PhD, Senior Scholar and Vice President for Research with Child Trends, “The findings paint a more detailed and nuanced picture of the needs of young children and their families in rural areas of America. For example, whole social competence is stronger on average for children in rural than non-rural areas, early literacy is weaker for young rural children.”

Cathy Grace, EdD, director of the National Center for Rural Early Childhood Learning Initiatives and a professor at Mississippi State University, commented, “These findings help to specify where to target efforts. For example, strengthening the early language and literacy stimulation that young children receive is among the potential targets for work with young children in rural areas.”

Source: <http://www.childtrends.org>,  
<http://www.ruralec.msstate.edu/reports>.

Key words: early childhood, rural.

## The Costs of Raising Children

Since 1960, the average yearly cost of raising children in the United States has gone from \$7,600 to \$10,583 according to the US Department of Agriculture.

Included in these estimates are costs for such basics as housing, food, transportation, clothing, health, childcare/education, and personal care items, entertainment, and reading materials.

In its 2004 study on *Expenditures on Children by Families*, the USDA found that these yearly expenses vary considerably by household income levels.

Depending upon the age of the child, the expenses range from \$7,040 to \$8,070 for families in the lowest income group (2004 before-tax income less than \$41,700), from \$9,840 to \$10,900 for families in the middle-income group (2004 before-tax income between \$41,700 to \$70,200) and from \$14,470 to \$15,810 for families in the highest income group (2004 before-tax income more than \$70,200).

It was further found that expenditures on children are generally lower in the younger age categories and higher in the older, with this being so across income groups.

Overall expenses varied by geographic region, being highest for families in the urban West, followed by the urban Northwest and urban South; families in the urban Midwest and rural areas had the lowest child rearing expenses.

Source: Effective Parenting Newsletter, Center for the Improvement of Child Caring, [www.ciccparenting.org](http://www.ciccparenting.org).

Key word: parenting.

## Rural America Trails Rest of Nation in Home Broadband Use: Gap is Narrowing

Rural Americans are less likely to log on to the internet at home with high-speed internet connections than people living in other parts of the country. By the end of 2005, 24 percent of adult rural Americans went online at home with high-speed internet connections compared with 39 percent of adults in urban and suburban areas.

Though the gap remains sizable, growth in rural broadband adoption has been fast relative to urban and suburban areas in the past two years.

“Rural broadband users are no different than home high-speed users elsewhere; they go online more often and do more online activities than dial-up users,” said John B. Horrigan, Associate Director of the Pew Internet Project and principal author of the report. “But with a lower proportion of broadband users in rural America than elsewhere, the result is that rural Americans, in aggregate, have a more distant relationship with the internet than urban and suburban Americans.”

Overall rural internet penetration has risen quickly in recent years, with 62 percent of adult rural Americans at the end of 2005 with internet access, compared with 70 percent of adults in urban and suburban locales. This 8 percentage point gap is about half the rural-non-rural gap at the end of 2003. Coupled with fast growth in broadband adoption, the internet profile of rural America is slowly becoming more like the rest of the nation.

In analysis of specific activities, there are several instances in which rural users are more likely than non-rural users to certain things online. Rural internet users are more likely to take classes for credit online, download screensavers, and download video games.

Source: Pew Research Center, [www.pewinternet.org](http://www.pewinternet.org), February 26, 2006.

Key words: internet, technology, rural.

## Who is Overweight? Not Me!

When telephone surveyors from the Pew Research Center asked 2,250 adults who they thought was overweight, responses differed, depending on the group. Approximately 90 percent, felt most of their fellow Americans were overweight; 70 percent felt most of their friends were overweight; and 40 percent felt that they were overweight. This indicates that when people think about weight, their frame of reference varies for different groups of people.

National statistics have shown that approximately 67 percent of Americans are overweight or obese. One reason why just 40 percent of people thought they were overweight is because men and women both overestimated their height and women underestimated their weight.

Women reported a median weight of 150 pounds and a median height of 5 feet five inches, which would make them barely borderline for being overweight. National statistics indicate that US women have a median weight of 155 pounds and a median height of 5 feet 4 inches tall which puts them directly into the overweight category.

Men exaggerated their height even more than women. The self-reported median height for men was 5 feet 11 inches, compared with 5 feet 9 inches from government surveys. However, men said they were heavier; their median self-reported weight was 190 lbs while government surveys indicate that 184 pounds is the male median weight.

The two main reasons why people were overweight included not getting enough exercise and lack of willpower.

The entire report entitled, *Americans See Weight Problems Everywhere But in the Mirror*, was released April 11, 2006 and can be found at the Pew Research website. It also contains information on social consequences of weight problems, and the benefits and difficulties of losing weight.

Source: <http://pewresearch.org>.

Key word: obesity.

## Nutrition Education

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## Fast Food in Other Countries Can Be Healthier

If you eat a large order of Chicken McNuggets and French fries in New York City, it will contain 10.2 grams of trans fat. However, if you order the same items in Denmark, it will contain 0.33 grams of trans fat, and in Spain, Russian, and the Czech Republic, approximately 3 grams of trans fat. The trans fat level is so low in Denmark because the country has passed a law that limits the trans fat content of all food products.

The April 13, 2006 issue of the *New England Journal of Medicine* lists the trans fat content of 43 McDonalds and Kentucky Fried Chicken (KFC) fries and chicken items from 20 countries. Half of the 43 items tested contained more than five grams of trans fat per serving; this is the amount associated with a 25 percent increase in the risk of heart disease.

The US did not contain the greatest amount of trans fat for all items. A large order of hot wings and fries purchased at KFCs in Poland and Hungary contained 19 grams of trans fat compared to 5.5 grams in New York City.

Even within the US there were trans fat differences. A large order of McDonald's French fries purchased in New York contained 30 percent more trans fat than the same order from an Atlanta McDonald's.

The differences in trans fat content are due to the type of frying oil used, the culprit being partially hydrogenated vegetable oil, which is high in trans fat content. Frying oil high in trans fats costs less.

McDonald's stated that most of its oils come from local suppliers and that the oil used in the US is different from that in Europe and elsewhere.

Source: *New England Journal of Medicine*, April 13, 2006.

Key word: fat.

## Teaching Portion Sizes to Children

The 2005 Dietary Guidelines for Americans and MyPyramid list their fruit and vegetable recommended intakes in cups. Most children and some adults have difficulty estimating the number of cups of fruits and vegetables they consume.

The Texas Department of Agriculture has developed a booklet that teaches portion sizes called, "A Serving of Fun." The booklet originally was originally used in grades first and fourth but was so popular that it will be used with second and third graders.

Familiar objects such as a yo-yo, tennis ball, a deck of cards, computer diskettes, baseball, dominos, and dice are used to represent  $\frac{1}{4}$  cup,  $\frac{1}{2}$  cup, 1 cup, ounce amounts. The pictures in the booklet depict the actual physical size of the objects.

For example, a yo-yo can be used to demonstrate  $\frac{1}{2}$  cup serving of vegetables. First grade teacher Kristy Brooks brought in several different sizes of potatoes and had her students determine how many yo-yos fit on the potatoes.

Many students were surprised to learn what the correct portion sizes are. They found that they are eating two to three times the intended serving size for breakfast cereal.

Experts believe that young children need a perspective on portion sizes since many restaurants and some parents are providing their children with oversized portions. A spokeswoman for the Texas

Department of Agriculture stated, "To get a change in lifestyle, you've got to start young."

Source: Texas Department of Agriculture's Nutrition, <http://www.squaremeals.org>.

Key word: dietary guidelines.

## Food Preferences Determined Early in Life

Are there some foods you just don't like? If you were breast fed, then your food preferences may be related to what your Mom ate during your first seven months of life. A nursing mother's diet affects the flavor of their breast milk.

Researchers who study taste and smell at the Monell Chemical Senses Center gave four groups of infants different flavored formula for seven months. They found that if infants were exposed to a sour-tasting formula early on, they were more likely to consume it in month seven. This research may be used to design baby formula so that infants are exposed to tastes that will help them enjoy healthy foods later in life.

Source: [www.monell.org](http://www.monell.org).

Key words: infants, foods.

## Camel Milk

Camel milk is in demand from the Sahara to Mongolia. It has three times as much vitamin C as cow's milk and is rich in iron, unsaturated fatty acids and B vitamins. Unfortunately camel milk is not compatible with Ultra High Temperature (UHT) treatment which would increase its shelf life.

There have been two solutions to this problem. The first is to convert the milk to camel cheese which is being called "Camelbert." The second is to convert the camel milk to a powder and then combine it with chocolate to make a low-fat camel milk chocolate.

Food and Agriculture Organization (FAO) expert Anthony Bennett stated, "The potential is massive. Milk is money."

Source: [www.foodnavigator.com](http://www.foodnavigator.com), April 19, 2006.

Key word: dairy.

## Vacation Budget Tight? Explore Idaho!

If you haven't made vacation plans yet and your family craves a summer get-away, consider a low-cost Idaho adventure. There are many beautiful and interesting sights in each county of our state. To get trip ideas, check the Idaho Passport website at <http://www.idahopassport.org>. You may obtain a free passport, similar to a conventional international passport, at your local chamber of commerce, visitor information center, county courthouse, Idaho Department of Commerce, or by calling 208-334-2470. The Idaho Passport contains a list of the participating sites, pages for stamping the sites visited, and guidelines for participation. The Passport's center pages display 44 county shields and areas for stamping. The back section includes sponsor information, coupons, and participation guidelines.

### Before You Hit the Road, Do a Little Pre-Planning

- Build excitement for your trip. If you're planning to take your children to a zoo, for instance, start at the library or a bookstore, looking at pictures of animals you may see. Older children can explore the library or use the school library on their own. One of my favorite Idaho tour books is *Idaho for the Curious*, by Cort Conley.
- Give your children a weekend budget. Talk to your kids in advance and let them know how much they'll have to spend. It's amazing how frugal kids become when they're spending their own money. You may wish to encourage your children to buy a souvenir to remind them of where they've been. Some parents don't let their children buy items they won't let them buy at home, such as toy weapons.
- Pack a picnic. Buying food at zoos and theme parks can be expensive, so let the kids help you plan their own picnic. You may wish to pick a theme for your picnic. For example, say "Today we're all going to eat like giraffes."
- Leave early on Saturday morning. You don't have to go away for the whole weekend—or go very far. If you leave home by 10am, you'll have changed your surroundings. This way you'll pay for only one night's stay with the benefit of two days' vacation.

## Family Economics

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- Make sure the activity you choose will work for all your children. It's important to find something to keep both younger and older kids interested.

An inexpensive local vacation can be fun for the whole family. Youngsters crave spending quality time with you. Spend memorable moments together without breaking the bank.

Source: Idaho Passport <http://www.idahopassport.org>. Vaz, V. October 1995. Weekend get-aways with kids—fun and inexpensive vacation ideas for the single parent. *Essence*.

Key words: vacations, budget, children.

## Seven Ways to Be a Wiser Car Buyer

Have soaring gas prices prompted you to rethink your vehicle? If you're in the market for a new or used car, these tips will help make your auto buying experience more successful. Use the information below to get the best deal on the right car.

1. **Know your stuff** about the car and your credit standing before you set foot in a showroom. Look for reviews and rankings of the cars you like. Also, see yourself as lenders see you—know your credit score and become familiar with your credit reports.\*
2. **Distinguish between "wants" and "needs"** to keep from buying more car than you need—or can afford. For instance, GPS may be an option you can do without, whereas all-wheel drive

may make sense if terrain and weather are factors where you live. Make a checklist of both wants and needs and keep referring to it as you shop.

3. **Get pre-approved from a bank.** Dealers make money twice—on the price of the car and on the financing. When you know your credit score, you can shop several banks. Once you lock into the best deal available, you'll have greater leverage as you negotiate the price of the vehicle. This means more money in your pocket every month and less on the dealer's bottom line.
4. **Curb your enthusiasm in the showroom.** No matter how much you want a particular model, never let the salespeople sense your excitement. By keeping your cool, you keep the negotiations going, which should net you a better deal.
5. **Mention your trade-in last.** Negotiate the price of the car you're buying before ever bringing up the one you're trading in.
6. **Consider additional costs** that come with any vehicle: Insurance, repairs, and maintenance. New vehicles tend to cost more to insure; used cars tend to require more for repairs and maintenance. Often the best balance can be found in-between; that is, by choosing a "slightly used" car still under warranty.
7. **Pay off your vehicle in 48 months** (36 months would be even better). If you're stretching your payments over 60 or 72 months, it could mean you're buying more car than you can really afford, and that you could at some point owe more on the car than it's worth.

\*You may receive a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). You can also purchase a credit score when you request your free annual credit report through this website.

You can also purchase a credit score by contacting one of the nationwide consumer credit reporting companies.

Equifax—<http://www.equifax.com>  
Experian—<http://www.experian.com>  
TransUnion—<http://www.transunion.com>

Source: Adapted from Fair Issac Corporation, May 23, 2006, Buy Your Next Vehicle the Smart Way—FICO Credit Health Newsletter; Annual Credit Report.com, FAQ's.

Key words: vehicles, shopping, credit reports.

## Public Warned About Identity Theft E-mail Scam

It seems nearly every week a new type of identity theft or scam hits the news. Social Security card email scam warnings were recently issued by Jo Anne Barnhart, Commissioner of Social Security, and Patrick O'Carroll, Jr., Inspector General of Social Security.

The Agency has received several reports of an email message being circulated addressed to "*Dear Social Security Number and Card Owner*" and purporting to be from the Social Security Administration. The message informs the reader "*that someone illegally is using your Social Security number and assuming your identity*" and directs the reader to a website designed to look like Social Security's internet website.

Once directed to the phony website, the individual is asked to confirm their identity with "*Social Security and bank information.*" Specific information about the individual's credit card number, expiration date, and PIN number is then requested. "Whether on our online website or by phone, Social Security will never ask you for your credit card information or your PIN number," Commissioner Barnhart said.

Inspector General O'Carroll recommends people always take precautions when giving out personal information. "You should never provide your Social Security number or other personal information over the internet or by telephone unless you are extremely confident of the source to whom you are providing the information," O'Carroll said.

To report receipt of this email message or other suspicious activity to Social Security's Office of Inspector General, please call the OIG Hotline at 1-800-269-0271. (If you are deaf or hard of hearing, call the OIG TTY number at 1-866-501-2101). A Public Fraud Reporting form is also available online at OIG's website [www.socialsecurity.gov/oig](http://www.socialsecurity.gov/oig).

Source: Neuber, C. February, 17, 2006. Boise Office of the Social Security Administration, email correspondence.

Key words: identity theft, fraud.

## Financial Literacy Is a Priority of Federal Agencies

The United States Department of Agriculture is a member of a 20-agency Financial Literacy and Education Commission which prepared “Taking Ownership of the Future: The National Strategy for Financial Literacy” referenced below. The report, required by federal law, was delivered to Congress in early April and references our Land-grant University/Cooperative Extension work with financial security programming. To view the report, go to: <http://www.mymoney.gov/ownership>.

The Financial Literacy and Education Commission was established under Title V, the Financial Literacy and Education Improvement Act, which was part of the Fair and Accurate Credit Transactions Act of 2003, to improve financial literacy and education of persons in the United States.

The principal duties of the Commission include: (1) encouraging government and private sector efforts to promote financial literacy; (2) coordinating financial education efforts of the federal government, including the identification and promotion of best practices; (3) the development of a national strategy to promote financial literacy and education among all American consumers; (4) the establishment of a website to serve as a clearinghouse and provide a coordinated point of entry for information about federal financial literacy and education programs, grants, and other information; and (5) the establishment of a toll-free hotline available to members of the public seeking information about issues pertaining to financial literacy and education.

The “Taking Ownership of the Future: The National Strategy for Financial Literacy” report’s preface states: Today’s increasingly complex financial services market offers consumers a vast array of products, services, and providers to choose from to meet their financial needs. While this degree of choice provides consumers with a great number of options, it also requires that they be equipped with the information, knowledge, and skills to evaluate their options and identify those that best suit their needs and circumstances. This is especially the case for populations that have traditionally been underserved by our financial system.

Financial education also is essential to help consumers understand how to prevent becoming involved in transactions that are financially destructive, how to avoid becoming victims of fraud, and how to exercise their consumer protection rights.

Financial literacy can empower consumers to be better shoppers, allowing them to obtain goods and services at lower cost. This optimizes their household budgets, providing more opportunity to consume and save or invest. In addition, comprehensive education can help provide individuals with the financial knowledge necessary to create household budgets, initiate savings plans, manage debt, and make strategic investment decisions for their retirement or their children’s education. Having these basic financial planning skills can help families to meet their near-term obligations and to maximize their longer-term financial well being.

The 139 page report includes 13 chapters—saving; homeownership; retirement saving; credit; consumer protection; taxpayer rights; investor protection; the “unbanked”; multilingual, multicultural populations; kindergarten to post-secondary financial education; academic research and program evaluation; coordination efforts and an international perspective.

Source: Financial Literacy and Education Commission, April 2006. Taking Ownership of the Future: The National Strategy for Financial Literacy Report.

Key words: financial literacy, financial education.

## Resources

**USDA—Economic Research Service State Fact Sheets.** The ERS State Fact Sheets contain frequently requested data for each state and for the total United States. These include current data on population, per-capita income, earnings per job, poverty rates, employment, unemployment, farm and farm-related jobs, farm characteristics, farm financial characteristics, top agricultural commodities, top export commodities, and the top counties in agricultural sales. The updated State Fact Sheets include per capita income and earnings per job estimates for 2004, as well as the 2005 popula-

tion and unemployment estimates and County-level lookup tables for the population and unemployment estimates. Fact sheets are available on the [ERS website](#).

**NASD Investor Education Newsletter.** The NASD Investor Education Foundation's mission is to provide investors with high quality, easily accessible information and tools to better understand the markets and the basic principles of financial planning. The foundation provides information for the awarding of grants to fund educational and research programs, maintains a resource center, a FAQ site, and the [NASD Investor Education Foundation Newsletter](#), which gives access to all of these resources. [Newsletter Subscriptions](#) are available through the NASD Investor Education site.

**PayDay Loan Consumer Information.** The Consumer Federation of America launched the [PayDay Loan Consumer Information](#) website to help consumers and policymakers combat extremely expensive check-based lending. Payday loans are small cash loans, secured by the borrower's personal check, and paid in full on the borrower's next payday. The consumer information provided includes the basic facts on how payday loans work, industry information, the legal status of payday lending and key features of State laws and regulations in all 50 States.

## 2006 Family Economics Calendar

**June 17, September 16. Long Term Care Workshops** in Boise and Marsing. See *The Communicator*, April 2006, page 12 for more information.

**August. High School Financial Planning Program teacher training workshops.** Each workshop will offer one Teacher in-service or graduate credit.

- August 2—Pocatello.
- August 8—Meridian. Capitol Educators Federal Credit Union.
- August 10—Lewiston. For more information about any of these trainings, contact Jerome County educator, Lyle Hansen, [lhansen@uidaho.edu](mailto:lhansen@uidaho.edu), 208-324-7578 or Marilyn.

**September 12 & 13. The Coming of Age: A Dialog on the Dynamics of an Aging Population.** Governor's Summit on Aging. Boise Centre on the Grove.

**September 21-23. Margaret Ritchie Distinguished Speaker Series.** Moscow, ID. Jeanne Hogarth, Federal Reserve Board Manager of Consumer Education & Research, will make three different presentations about **Financial Security in a Complex World**.

- September 21, 7pm. **Where's the American Dream? Closing the Financial Security Gap**, Public presentation at the University Inn.
- September 22, 10:30am. **Credit: Who's in Charge?** Campus presentation at the UI Administration Bldg. Auditorium.
- September 22, 3:30pm. **Faculty and staff Informal Reception** with Jeanne, College of Business Michael Board Room.
- September 23, 10am. **Creating a Financially Literate Society: The Role of FCS**, FCS Alumni Brunch in the Student Union Bldg.

**October 3-6. NEAFCS Annual meeting in Denver, CO.** Six UI Extension faculty will present three personal finance concurrent sessions. Early registration deadline is July 7.

**October. Smart Women, Smart Money Conferences.**

- October 14—Boise Centre on the Grove Convention Center.
- October 18—Idaho Falls, Shilo Inn.
- October 21—Twin Falls, Ballroom (Convention Center).

**November 15-17. Association of Financial Counseling and Planning Education Annual Meeting.** San Antonio, TX. An Extension pre-conference is scheduled on November 15. This is the best personal finance conference for Extension professionals.